

## Waiver Of Collision Deductible

This endorsement applies only if the Declarations indicate that Collision Coverage is provided for the **covered auto**.

When there is a Collision loss to **your covered auto**, the Collision deductible shown on the Declarations page does not apply if:

1. That auto was legally parked when struck by another auto owned by an identified person; or
2. That auto was struck in the rear by another auto moving in the same direction and owned by an identified person; or
3. The operator of the other auto was cited for any of the following violations and this violation was a contributing factor in the cause of loss:
  - a. operating under the influence of alcohol, marijuana or a narcotic drug;
  - b. driving the wrong way down a one-way street;
  - c. operating at an excessive rate of speed.

However, we will apply the deductible if the driver of **your covered auto** is also cited for one of these violations.

or

4. You are legally entitled to a full recovery against an identified person.

### EXCLUSIONS

The waiver of collision provided under this endorsement does not apply to any **non-owned auto** nor to any temporary substitute auto.

Nothing in this endorsement shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as stated herein.